

SERFF Tracking Number: GARD-126258732 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 43181
Company Tracking Number: 08-EWL
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: Executive Whole Life
Project Name/Number: Executive Whole Life - 08/08-EWL

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: Executive Whole Life

SERFF Tr Num: GARD-126258732 State: Arkansas

TOI: L07I Individual Life - Whole

SERFF Status: Closed-Accepted State Tr Num: 43181

For Informational Purposes

Sub-TOI: L07I.101 Fixed/Indeterminate

Co Tr Num: 08-EWL

State Status: Filed-Closed

Premium - Single Life

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Carol Nardella, Monica Wilson, Connie Gelfat, Carline Hamilton, Kathleen Tobin

Disposition Date: 08/12/2009

Date Submitted: 08/11/2009

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Executive Whole Life - 08

Status of Filing in Domicile: Not Filed

Project Number: 08-EWL

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/12/2009

Explanation for Other Group Market Type:

State Status Changed: 08/12/2009

Deemer Date:

Created By: Connie Gelfat

Submitted By: Connie Gelfat

Corresponding Filing Tracking Number:

SERFF Tracking Number: GARD-126258732 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 43181
Company Tracking Number: 08-EWL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Executive Whole Life
Project Name/Number: Executive Whole Life - 08/08-EWL

Filing Description:

Re: The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390

Policy Form 08-EWL AR

Dear Commissioner:

On 6/16/2008, DOI File # 39254, you approved policy form 08-EWL AR , an individual Whole Life policy with premiums payable to age 90.

This letter is to inform you of a slight change to the markets in which we intend to sell this product.

The product is still primarily intended for employer owned/employer sponsored situations. Some examples are Deferred Compensation, Split Dollar, Executive Bonus, Key Person Insurance, Group Carve Out and other business related cases.

When we originally filed this product, we indicated that the product would be available only for multi-life situations (cases involving coverage on at least 3 insureds). We now intend to offer this policy when only 1 or 2 insureds are involved in the sale. If the policy is issued on a single insured, we intend to require a premium of at least \$100,000 to be eligible for this policy form.

We also have a Guaranteed Issue version of this product which requires a minimum of 10 lives and a Simplified Issue version that requires a minimum of 5 lives. Those limits have not changed.

The minimum face amount for the policy remains at \$250,000. Nothing in the policy form or riders available with the policy has changed. Because we're only making a slight change to the markets in which we sell the product, and no changes have been made to the forms, actuarial material, premiums, etc. we consider this an informational filing and intend to implement this change immediately.

If you have any questions on this change or require additional information, please feel free to contact me at (212) 598-8419, or toll-free at 877-600-1460, or by e-mailing me at John_Monahan@glic.com.

Sincerely,

John J. Monahan, Director
Individual Markets Compliance

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Company and Contact

Filing Contact Information

Kathleen Tobin, Life Team Leader Kathleen_Tobin@glic.com
 7 Hanover Square 212-919-8727 [Phone]
 New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America CoCode: 64246 State of Domicile: New York
 7 Hanover Square Group Code: 429 Company Type: Life
 New York, NY 10004 Group Name: State ID Number:
 (212) 598-8704 ext. [Phone] FEIN Number: 13-5123390

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$0.00	08/11/2009	

SERFF Tracking Number: GARD-126258732 State: Arkansas
Filing Company: The Guardian Life Insurance Company of State Tracking Number: 43181
America
Company Tracking Number: 08-EWL
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Executive Whole Life
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/12/2009	08/12/2009

SERFF Tracking Number: GARD-126258732 *State:* Arkansas
Filing Company: The Guardian Life Insurance Company of *State Tracking Number:* 43181
America
Company Tracking Number: 08-EWL
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Executive Whole Life
Project Name/Number: Executive Whole Life - 08/08-EWL

Disposition

Disposition Date: 08/12/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GARD-126258732 State: Arkansas
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 America
 Company Tracking Number: 08-EWL
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single
 Life
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: N/a information only Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/a information only Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: N/a information only Comments:		